

## Important Notes 重要事項

PRUlink Fidelity European Growth Fund is one of the investment choices available under an investment-linked insurance plan issued by Prudential Hong Kong Limited ("Prudential"). Investment involves risks. Please do not invest based on this document only. Please refer to offering documents of reference funds, policy document and offering documents of relevant Prudential's investment-linked insurance products for further information (including fees, charges and risks).

Your return on investment is calculated with reference to fluctuations of the performance of reference funds of Prudential's investment choices. You are not investing in the reference funds of Prudential's investment choices. You do not have any rights or ownership over the assets or reference funds of Prudential's investment choices.

Performance and Net Asset Value of the investment choice may not be identical to that of the corresponding reference fund due to the difference in currency or rounding mechanism for valuation and the date of comparison. Return on investment under the investment linked insurance schemes will be subject to the charges of the scheme and may be lower than the return on the investment choices.

「保誠富達」歐洲增長基金是保誠保險有限公司(「保誠」)發行投資相連壽險計劃下之其中一個投資選項。投資涉及風險。請不要僅依靠本文件作投資。有關計劃的詳情(包括費用、收費及風險),請參閱參考基金之銷售文件、保誠相關的投資相連壽險計劃之保單文件及銷售文件。

閣下投資回報是根據保誠的投資選項的參考基金表現的變動而計算。閣下的投資並不是投資於保誠的投資選項的參考基金。閣下對保誠的投資選項的資產或參考基金並沒有任何權利或擁有權。

由於估值之幣值或進位機制及對照日期的差別,投資選項的表現及每單位資產淨值可能與其參考基金之表現及每單位資產淨值不同。投資相連壽險計劃之投資回報會受該計劃的收費影響及可能較其投資選項的回報為低。

## Investment Objective 投資目標

PRUlink Fidelity European Growth Fund (investment choice) invests in Fidelity Funds - European Growth Fund (Reference Fund). The Reference Fund invests principally in equity securities quoted on European stock exchanges.

「保誠富達」歐洲增長基金(投資選項)投資於富達基金 - 歐洲增長基金(參考基金)。此參考基金首要投資於在歐洲證券交易所掛牌的股票證券。

## Investment Choice Information 投資選項資料

Launch Date 成立日期	08.11.2004
NAV Per Unit 每單位資產淨值	US\$25.8104(美元)
Management Fee payable to Prudential 應支付予保誠之管理費	Nil 無
Reference Fund Management Fee 參考基金之管理費	1.50% p.a.
Published Unit Price 單位價格參考報章	South China Morning Post 南華早報 Hong Kong Economic Times 經濟日報

PRUlink Fidelity European Growth Fund has no investment rating currently. Ratings shown below refer to the relevant Reference fund.

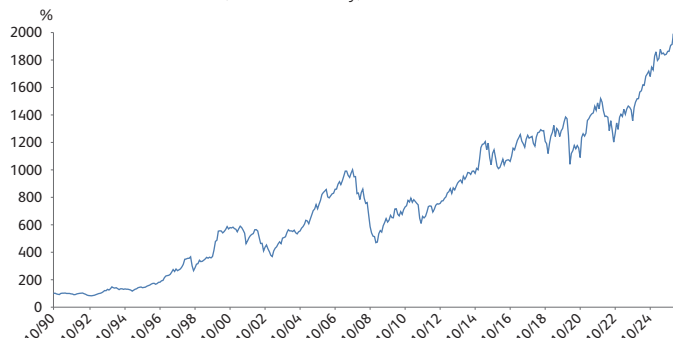
「保誠富達」歐洲增長基金現時未有投資評級,以下乃參考基金所獲的評級。

★★★  
Morningstar Rating  
晨星星號評級

## Cumulative Performance 累積表現

	YTD 年初至今	3 Mths 3個月	1 Year 1年	3 Years 3年	5 Years 5年	Since Launch 成立至今
FEF	1.70%	0.60%	10.70%	41.00%	35.70%	202.50%
Reference Fund 相關基金	0.30%	-0.10%	5.60%	32.70%	39.20%	1811.70%

Reference Fund Performance (for reference only) 參考基金表現(只供參考用)



Performance of this investment choice is based on NAV-NAV in USD with dividend reinvested. Performance of reference fund, benchmark and the chart are based on NAV-NAV in EURO with dividend reinvested. Since launch performance of reference fund and benchmark started from 1 October 1990. 此投資選項表現以美元及資產淨值並股息再投資計算。參考基金、指標及圖表之表現以歐元及資產淨值並股息再投資計算而推出以來之表現則由1990年10月1日起計。

## Calendar Year Performance 年度表現

	2025	2024	2023	2022	2021
FEF	25.70%	7.80%	17.50%	-19.90%	14.20%

The geographical allocation, sector allocation and major holdings shown in this document refer to the Reference Fund, Fidelity Funds - European Growth Fund and are for reference only. 本文所載之地區分佈、行業分佈及主要持有股份乃參考基金 - 富達基金 - 歐洲增長基金,只供參考之用。

## Geographical Allocation 地區分佈

1	United Kingdom 英國	27.4%
2	France 法國	14.0%
3	Netherlands 荷蘭	12.7%
4	Germany 德國	8.4%
5	Switzerland 瑞士	7.7%
6	Spain 西班牙	6.4%
7	Sweden 瑞典	4.2%
8	Ireland 愛爾蘭	3.9%
9	Others 其他	12.6%
10	Cash 現金	2.7%

## Sector Allocation 行業分佈

1	Financials 金融	33.5%
2	Industrials 工業	18.0%
3	Consumer Staples 主要消費品	13.3%
4	Consumer Discretionary 非必需消費品	9.5%
5	Health Care 健康護理	6.1%
6	Utilities 公用事業	4.6%
7	Energy 能源	4.5%
8	Communication Services 通訊服務	3.6%
9	Others 其他	4.2%
10	Cash 現金	2.7%

## Major Holdings 主要持有股份

1	TOTALENERGIES SE	4.5%
2	AIB GROUP PLC	3.9%
3	KONINKLIJKE AHOLD DELHAIZE NV	3.8%
4	ROCHE HOLDING AG	3.5%
5	DEUTSCHE BOERSE AG	3.4%
6	UNICREDIT SPA	3.3%
7	KBC GROUPE SA/NV	3.1%
8	COCA-COLA EUROPACIFIC PARTNERS PLC	3.0%
9	INDUSTRIA DE DISEÑO TXTL IN SA	2.9%
10	LEGRAND SA	2.9%

Issuer of this document: Prudential. Source of Information: Prudential and FIL Limited.

\* Benchmark Index: FT/S&P Actuaries Europe ex UK Index until 29 February 2000. Thereafter is FTSE Europe Index. All performance shown in Deutschmark until 31 December 1998 and in Euro thereafter. Investment choice mentioned in this document refers to PRUlink Fidelity European Growth Fund.

Value of investments and their yield may go down as well as up. Past performance is not indicative of future performance. This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.

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\* 指標指數: 截至2000年2月29日為富時/標準普爾精算歐洲(英國除外)指數;其後為富時歐洲指數。截至1998年12月31日,有關基金表現的所有數據均以馬克為單位,其後以歐元為單位。於此文件提及的投資選項是指「保誠富達」歐洲增長基金。

投資價值收益可升可跌。過往業績並不能為未來表現的指引。此文件僅旨在香港派發,並不能詮釋為在香港外提供或出售或游說購買任何保險產品。如在香港境外之任何司法管轄區的法律下提供或出售任何保險產品屬於違法,保誠不會在該司法管轄區提供或出售該保險產品。